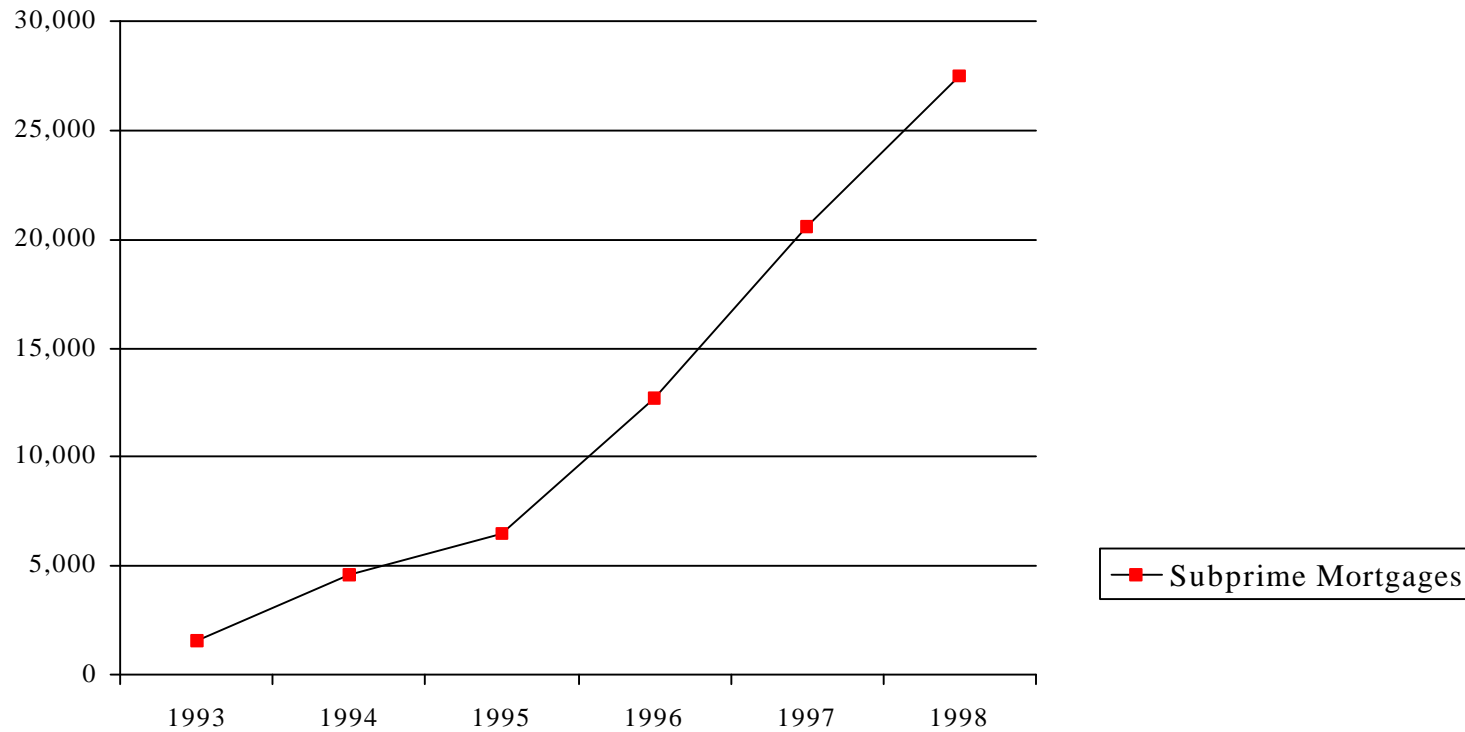


Figure 1

Growth in Subprime Refinance Lending (Chicago Metropolitan Area)

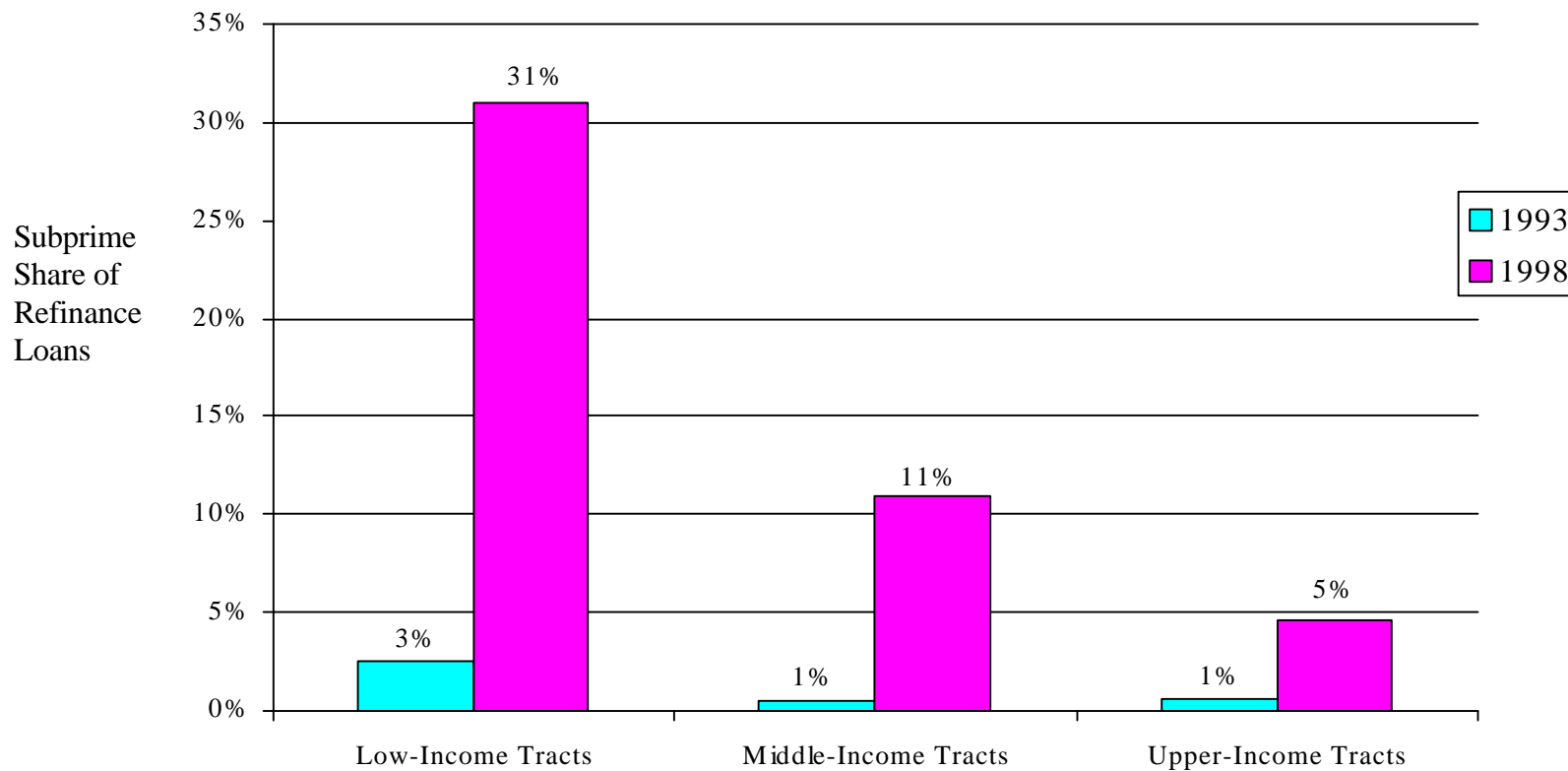
	1993	1994	1995	1996	1997	1998
Subprime Mortgages	1,582	4,582	6,512	12,726	20,537	27,470



Source: 1993-1998 HMDA Data

Figure 2

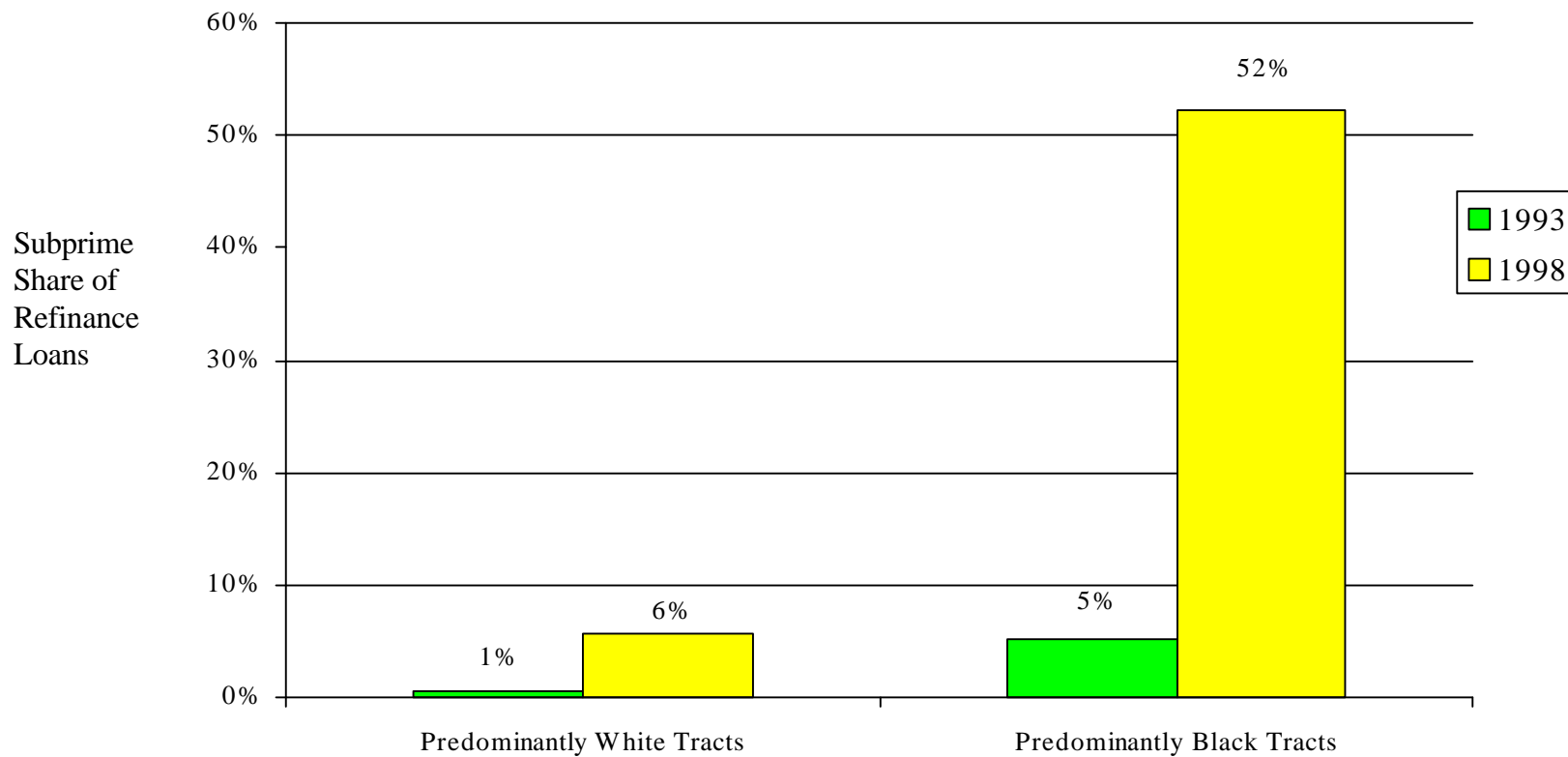
Subprime Share of Refinance Mortgages by Neighborhood Income (Chicago Metropolitan Area)



Note: Low-Income Tracts: Not More than 80% AMI; Middle-Income Tracts: 80-120% AMI; Upper-Income Tracts: More than 120% AMI.

Figure 3

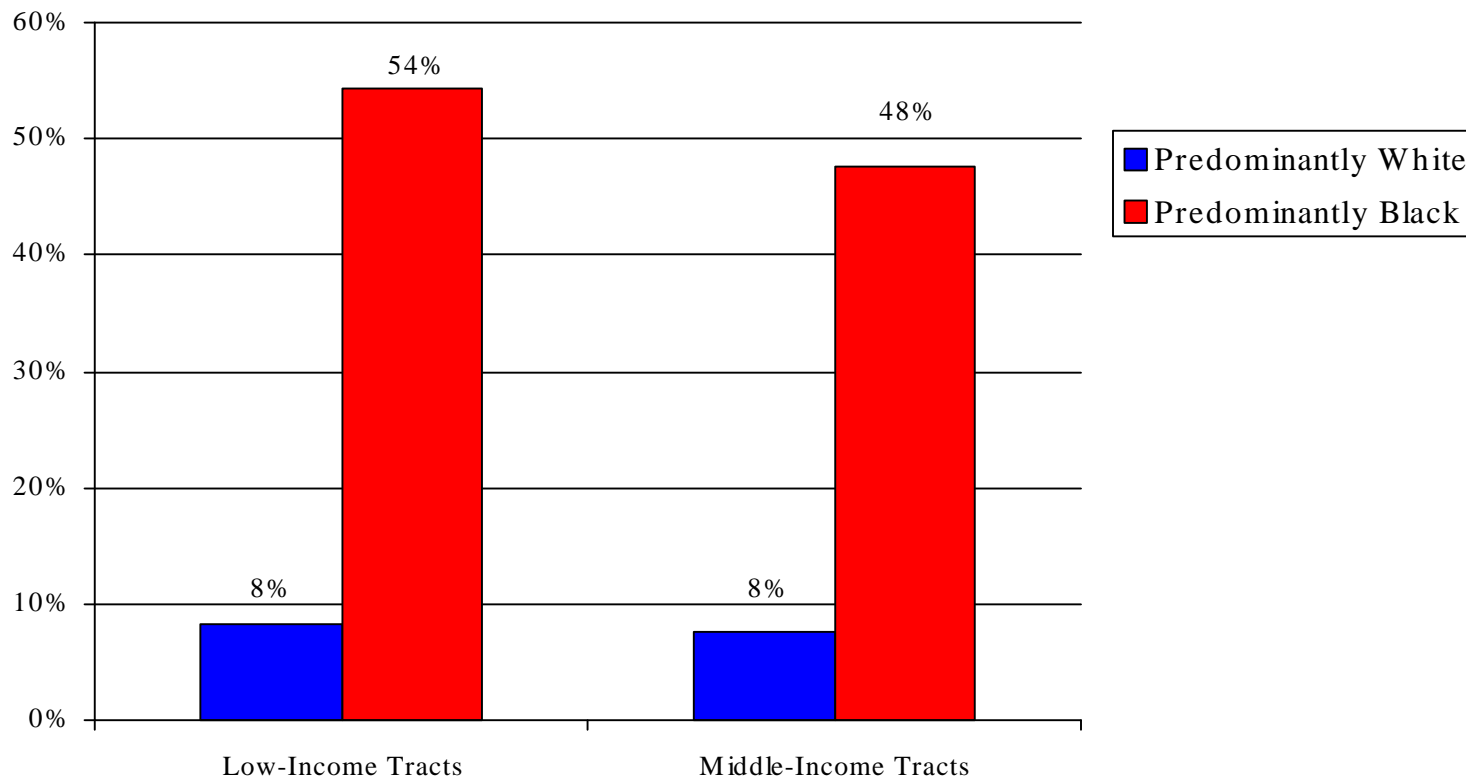
Subprime Share of Refinance Mortgages by Neighborhood Race (Chicago Metropolitan Area)



Note: Predominantly White Tracts: At least 85% White; Predominantly Black Tracts: At least 75% Black.

Figure 4

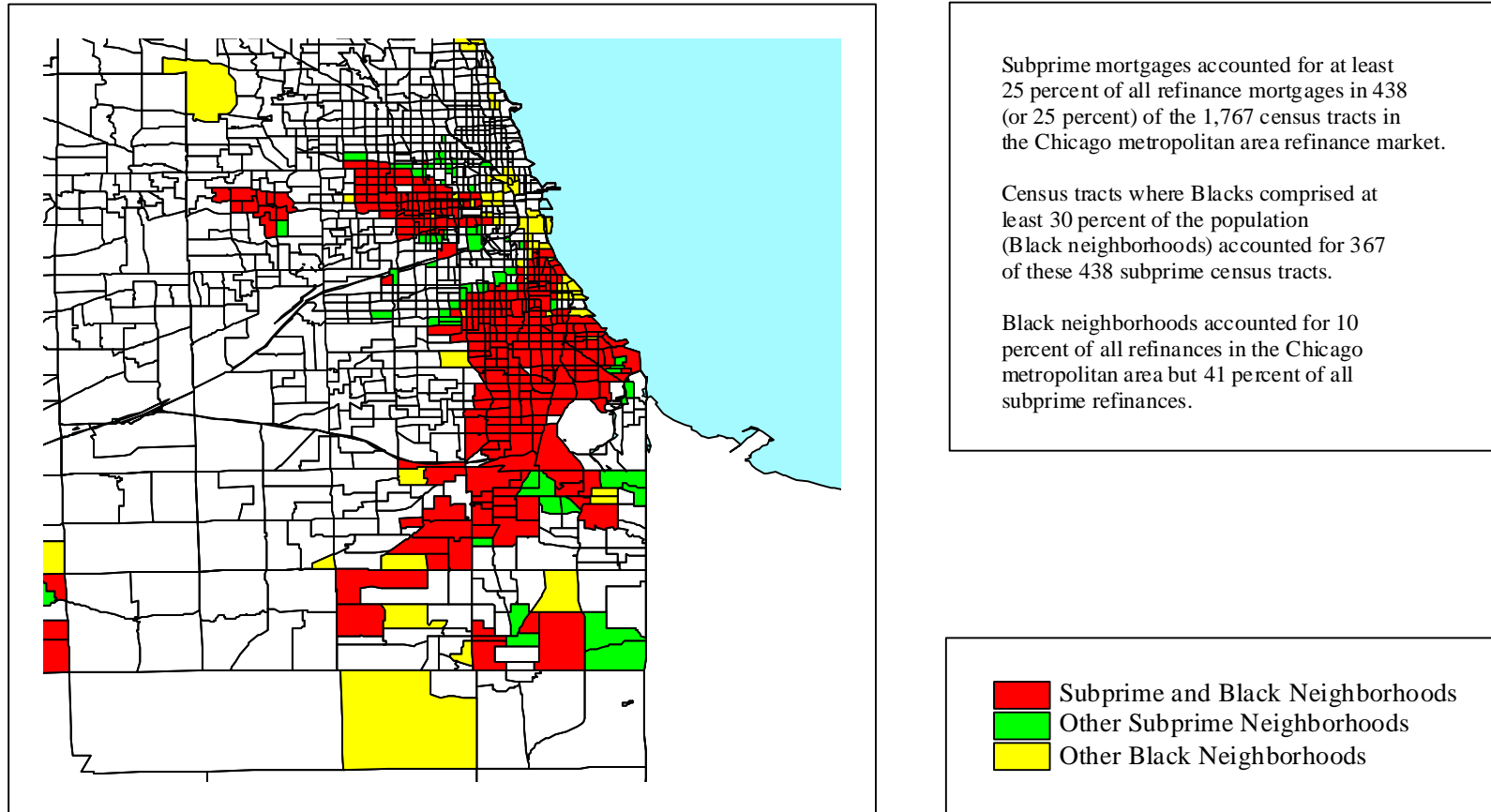
Subprime Share of 1998 Refinance Mortgages by Neighborhood Race and Income (Chicago Metropolitan Area)



Note: Predominantly White Tract: At least 85% White; Predominantly Black Tract: At least 75% Black.
Low-Income Tract: Not More than 80% AMI; Middle-Income Tract: 80-120% AMI.

Figure 5

Chicago Metropolitan Area Refinance Market



Source: 1998 HMDA Data

Figure 6

Subprime Share of 1998 Refinance Mortgages by Income and Race of Borrower (Chicago Metropolitan Area)

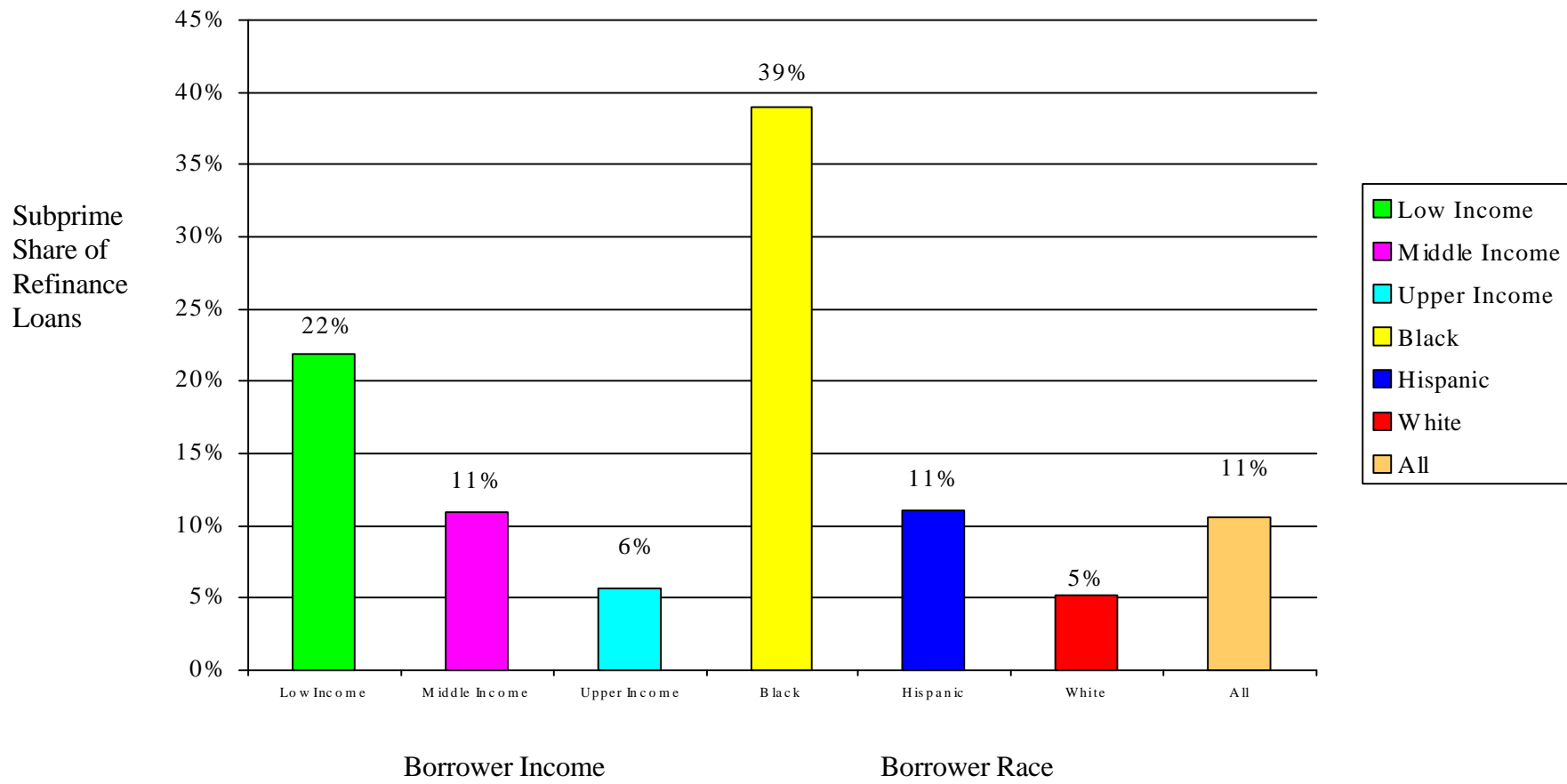
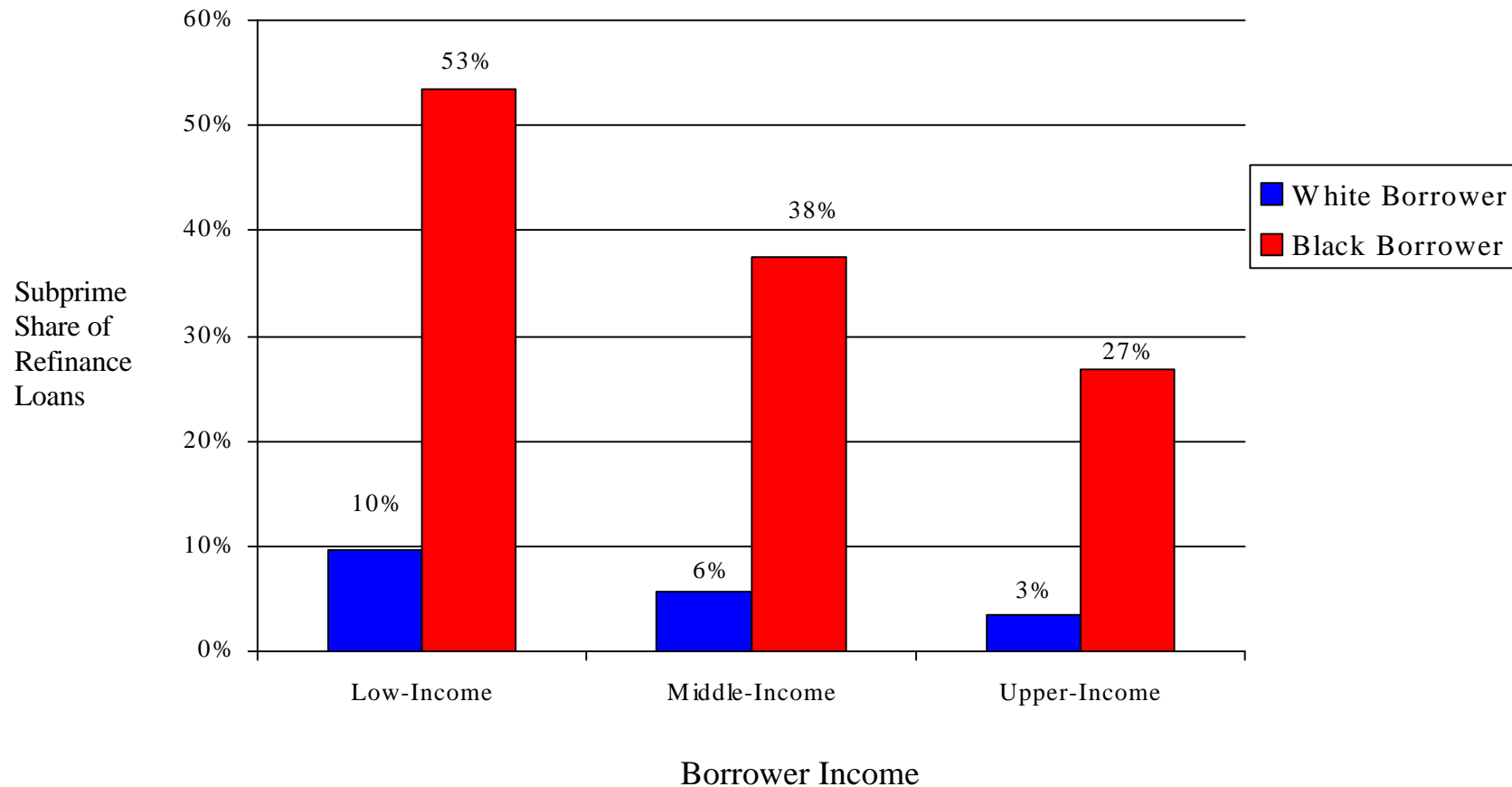


Figure 7

Subprime Share of 1998 Refinance Mortgages by Borrower Race and Income (Chicago Metropolitan Area)



Note: Low-Income Borrower: Not More than 80% AMI; Middle-Income Borrower: 80-120% AMI; Upper-Income Borrower: 120% AMI.